

Fill in this information to identify the case:

Debtor 1 William Joseph WhiteDebtor 2  
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number 17-11743

## Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: KeyBank NA, as S/B/M to First Niagara Bank, NACourt claim no. (if known): n/aLast 4 digits of any number you use to  
identify the debtor's account:7 2 2 8

Date of payment change:

Must be at least 21 days after date  
of this notice06/01/2017

New total payment:

\$ 512.67

Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment**

## 1. Will there be a change in the debtor's escrow account payment?

☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_Current escrow payment: \$ 202.74New escrow payment: \$ 205.64**Part 2: Mortgage Payment Adjustment**

## 2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change**

## 3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.  
(Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1 William Joseph White Case number (if known) 17-11743  
First Name Middle Name Last Name

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☒ I am the creditor.  
☐ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Lesya Puts Date 05/10/2017  
Signature

Print: Lesya Puts Title Bankruptcy Specialist  
First Name Middle Name Last Name

Company KeyBank NA

Address 4910 Tiedeman Road  
Number Street  
Brooklyn OH 44144  
City State ZIP Code

Contact phone 877-338-9436 Email bk\_specialists@keybank.com



KeyBank  
Mortgage Loan Servicing  
4910 Tiedeman Rd  
OH-01-MS-SER1  
Brooklyn, OH 44144

Page 1 of 4



## ESCROW ACCOUNT DISCLOSURE STATEMENT

(IF YOU HAVE NOT RECEIVED A COUPON BOOK OR BILLING STATEMENT IT WILL ARRIVE SHORTLY, UNLESS YOU ARE ON AUTODRAFT.)

JILL D WHITE  
WILLIAM J WHITE  
205 LAMMEY RD  
ELVERSON PA 19520-9475

PLEASE REVIEW THIS STATEMENT CLOSELY-YOUR MORTGAGE PAYMENT MAY BE AFFECTED  
Please retain this statement for comparison with the actual activity in your account at the end of the next escrow accounting computation year.

### ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT- ACCOUNT HISTORY

THIS IS A STATEMENT OF ACTUAL ACTIVITY IN YOUR ESCROW ACCOUNT FROM Apr 2016 THROUGH Jun 2017 (LAST YEAR'S PROJECTIONS ARE NEXT TO THE ACTUAL ACTIVITY.)

LOAN NUMBER:		xxxxxxx7228		Apr 2016		THRU		Jun 2017		DATE:		04/13/16	
PAST YEARS PAYMENTS BREAKDOWN:				PRINCIPAL & INT				\$307.03					
				ESCROW				\$202.74					
				ADJUSTMENT				\$0.00					
				TOTAL PAYMENT:				509.77					
MONTH	PAYMENTS TO PROJECTED	ESCROW ACTUAL	PROJECTED	PAYMENTS FROM ESCROW DESCRIPTION	ACTUAL	DESCRIPTION	ESCROW PROJECTED	BALANCE ACTUAL					
STARTING	BALANCE						960.83	3115.61					
APR	0.00	0.00	0.00		0.00		0.00	-3115.61					
MAY	0.00	0.00	0.00		0.00		0.00	-3115.61					
JUN	202.74	0.00	0.00		0.00		1163.57	-3115.61					
JUL	202.74	0.00	0.00		0.00		1366.31	-3115.61					
AUG	202.74	0.00	1163.57	SCHOOL TAX	1188.00	* SCHOOL TAX	405.48	-4303.61					
SEP	202.74	0.00	0.00		0.00		608.22	-4303.61					
OCT	202.74	0.00	0.00		0.00		810.96	-4303.61					
NOV	202.74	0.00	0.00		0.00		1013.70	-4303.61					
DEC	202.74	0.00	0.00		0.00		1216.44	-4303.61					
JAN	202.74	0.00	0.00		155.12	* COUNTY	1419.18	-4458.73					
FEB	202.74	0.00	0.00		636.00	* HAZARD INS.	1621.92	-5094.73					
MAR	202.74	0.00	147.81	COUNTY	488.52	CITY TAX	1676.85	-5583.25					
	0.00		488.52	CITY TAX			1188.33						
APR	202.74	0.00	633.00	HAZARD INS.	0.00		758.07	-5583.25					
	0.00	202.74	0.00		0.00		0.00	-5380.51					
MAY	202.74	0.00	0.00		0.00		960.81	-5380.51					
	0.00	202.74	0.00		0.00		0.00	-5177.77					
	0.00	6436.06	0.00		0.00	PROJECTED PAYMENT	0.00	1258.29					
TOTALS:	2432.88	6841.54	2432.90		2467.64								

LAST YEAR, WE ANTICIPATED THAT PAYMENTS FROM YOUR ESCROW ACCOUNT WOULD BE MADE DURING THIS PERIOD EQUALING \$2,432.90. UNDER FEDERAL LAW, YOUR ACTUAL LOWEST MONTHLY BALANCE (LP) SHOULD NOT HAVE EXCEEDED \$405.48 OR 1/6 OF THE ANTICIPATED PAYMENTS FROM YOUR ESCROW ACCOUNT, UNLESS YOUR MORTGAGE DOCUMENTS OR STATE LAW SPECIFIES A LOWER AMOUNT. YOUR ACTUAL LOWEST ESCROW BALANCE WAS \$0.00.

AN ASTERISK (\*) INDICATES A DIFFERENCE IN EITHER THE AMOUNT OR DATE OF THE ANTICIPATED PAYMENTS FROM ESCROW AND THE ACTUAL PAYMENTS FROM ESCROW. THE INFORMATION PROVIDED DOES NOT REQUIRE ANY ACTION ON YOUR PART. IF YOU HAVE ANY QUESTIONS, PLEASE CALL OUR TOLL FREE NUMBER 1-800-422-2442.



NAME: JILL D WHITE

Continue of Account: xxxxxxxx7228  
For ESCROW DISCLOSURE STATEMENT

**ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT- PROJECTIONS**

THIS IS AN ESTIMATE OF ACTIVITY IN YOUR ESCROW ACCOUNT DURING THE COMING YEAR BASED ON PAYMENTS ANTICIPATED TO BE MADE FROM YOUR ACCOUNT.

LOAN NUMBER: xxxxxxxx7228 Jun 2017 THRU 2018 DATE: 04/13/16

\*\*\*\*\* PROJECTED ESCROW DISBURSEMENTS \*\*\*\*\*

CITY TAX	488.52
SCHOOL TAX	1188.00
HAZARD INS.	636.00
COUNTY	155.12

TOTAL PROJECTED ESCROW DISBURSEMENTS: 2467.64 ESCROW PAYMENT CALCULATION: 2467.64 / 12 = 205.64

		-----PROJECTED PAYMENTS-----		-----ESCROW REQUIRED	BALANCE----- ACTUAL
MONTH	TO ESCROW	FROM ESCROW	DESCRIPTION		
STARTING	BALANCE			982.36	1258.29
JUN	205.64	0.00		1188.00	1483.93
JUL	205.64	0.00		1393.64	1669.57
AUG	205.64	1188.00	SCHOOL TAX	411.28	687.21
SEP	205.64	0.00		616.92	892.85
OCT	205.64	0.00		822.56	1098.49
NOV	205.64	0.00		1028.20	1304.13
DEC	205.64	0.00		1233.84	1509.77
JAN	205.64	0.00		1439.48	1715.41
FEB	205.64	0.00		1645.12	1921.05
MAR	205.64	155.12	COUNTY	1695.64	1971.57
	0.00	488.52	CITY TAX	1207.12	1483.05
APR	205.64	636.00	HAZARD INS.	776.76	1052.69
MAY	205.64	0.00		982.40	1258.33
<b>TOTALS:</b>	<b>2,467.68</b>	<b>2,467.64</b>			

CUSHION SELECTED BY SERVICER: \$411.28

YOUR ENDING BALANCE, FROM THE LAST MONTH OF THE ACCOUNTING HISTORY, IS \$1,258.29. YOUR REQUIRED BALANCE ACCORDING TO THIS ANALYSIS SHOULD BE \$982.36. THIS MEANS YOU HAVE A SURPLUS OF \$275.93. THIS SURPLUS MUST BE RETURNED TO YOU UNLESS IT IS LESS THAN \$50, IN WHICH CASE WE HAVE THE ADDITIONAL OPTION OF KEEPING IT AND LOWERING YOUR PAYMENTS ACCORDINGLY. WE HAVE DECIDED TO RETAIN THE SURPLUS BECAUSE OF DELINQUENCY.

PLEASE KEEP THIS STATEMENT FOR COMPARISON WITH THE ACTUAL ACTIVITY IN YOUR ACCOUNT AT THE END OF THE NEXT ESCROW ACCOUNTING COMPUTATION YEAR.



NAME: JILL D WHITE

Continue of Account: xxxxxxxx7228  
For ESCROW DISCLOSURE STATEMENT



**BELOW IS YOUR NEW MONTHLY PAYMENT BREAKDOWN FOR THE NEXT 12 MONTHS EFFECTIVE 6/01/17**

PRINCIPAL & INT	307.03
ESCROW	205.64
ADJUSTMENT	0.00
<b>TOTAL</b>	<b>512.67</b>

Hazard/Flood Insurance-You must carry hazard insurance in accordance with the terms of your loan. Flood insurance is required if your property is located in a special flood hazard area, as determined by the federal government. The mortgagee clause on your insurance policy must read as follows: KeyBank National Association, its successors and assigns, 11501 Outlook Street, Suite 300, Overland Park KS 66211. If you loan is through State of New York Mortgage Agency (SONYMA) your mortgagee clause must read as: State of New York Mortgage Agency, C/O KeyBank National Association, its successors and assigns, 11501 Outlook Street, Suite 300, Overland Park KS 66211. If at any time we do not receive acceptable proof of property insurance in force, we will secure such property insurance at your expense. This insurance may be more expensive and not provide as much coverage as you could obtain on your own. If you incur an insurance loss, contact Loan Servicing upon receipt of a settlement check and estimate of damage. Settlement checks will include the Bank as payee.

Property Taxes- We are not notified by taxing authorities of changes of assessment or exemptions. It is important for you to notify us of any changes so we can adjust your escrow accordingly. If you receive a tax bill, please send it to KeyBank National Association, 4910 Tiedeman Rd, OH-01-MS-SER3, Brooklyn, OH 44144. Attn: Escrow Servicing. If you have any questions regarding your account, please call Escrow Servicing at 1-800-422-2442.

Escrow Shortage/Deficiency- You have the option of paying the escrow shortage/deficiency in order to reduce your new mortgage payment by the amount of the Adjustment. Please mail the escrow shortage/deficiency payment to KeyBank National Association, 4910 Tiedeman Rd, OH-01-MS-SER3, Brooklyn, OH 44144. Attn: Escrow Servicing. Please reference your loan number on the check.

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

In re )  
 ) Chapter 13 No 17-11743  
William Joseph White )  
 ) Judge: Eric L. Frank  
Debtors )  
 )

**CERTIFICATE OF SERVICE**

I hereby certify that on May 10, 2017, a copy of the foregoing Notice was issued electronically. Notice of this filing will be sent to the following parties through the Court's Electronic Case Filing System and by U.S. mail, postage prepaid:

William Joseph White  
P.O. Box 4  
Morgantown, PA 19543  
CHESTER - PA  
(Debtor)

William C. Miller  
Chapter 13 Trustee  
1234 Market Street  
Suite 1813  
Philadelphia, PA 19107  
215-627-1377  
(Trustee)

Shawn J. Lau  
Lau & Associates  
4228 St. Lawrence Ave  
Reading, PA 19606  
(610) 370-2000  
[Shan\\_lau@msn.com](mailto:Shan_lau@msn.com)  
(Attorney for Debtors)

United States Trustee  
Office of the U.S. Trustee  
833 Chestnut Street  
Suite 500  
Philadelphia, PA 19107  
(215) 597-4411  
[USTPRegion03.PH.ECF@usdoj.gov](mailto:USTPRegion03.PH.ECF@usdoj.gov)  
(U.S. Trustee)

By: /s/ Lesya Puts  
Bankruptcy Specialist  
KeyBank N.A.